GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

HM&FW (OP)Department – Loans and Advances – House Building Advance – Advance of Rs.15,00,000/- (Rupees Fifteen Lakh Only) to Dr.Ch. Adilakshmi, A.S.O, HM&FW Department towards House Building Advance (Construction) – Sanctioned – Orders – Issued.

HEALTH, MEDICAL AND FAMILY WELFARE (OP) DEPARTMENT

G.O.Ms.No.129 . **Dated:17-08-2023**
Read the following:-

1. G.O.Ms.No.130, Finance (HR.VI-A&L) Department, dated.01.07.2016.
2. G.O.Rt.No.2710, Finance (HR.5-TFR & A&L& EWF) Dept., dt.14.07.2023.
3. Application of Dr.Adilakshmi, ASO., HM & FW Dept., dated:19.06.2023.

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O R D E R :-

Under Art.233-A of the A.P.F.C. Volume-I and the rules governing grant of loans to Government Servants for House Building Purposes, Government hereby sanction an amount of Rs.15,00,000/- (Rupees Fifteen Lakhs only) to Dr. CH.Adilakshmi, Assistant Section Officer, D-Section, HM & FW Department for construction of House building at the plot registered on her name, comprising the area of 200 Square Yards, i.e. plot nos: 64 situated at Survey Numbers 12,13/A,13/B Pedakakani, Guntur District.

2. The Advance sanctioned in Para (1) above shall be disbursed to Dr.Ch.Adilakshmi, Assistant Section Officer, HM & FW Department in three equal instalments subject to the following conditions:-

i) The first instalment of Rs.5,00,000/-(Rupees Five Lakhs only) shall be paid immediately. She should mortgage the land along with the house to be built thereon immediately in favour of Government.

ii) The second instalment of Rs.5,00,000/-(Rupees Five Lakhs only) shall be paid on her mortgaging the site in favour of the Government along with the building to be constructed thereon;

iii) The third and final instalment of Rs.5,00,000/-(Rupees Five Lakhs only) shall be paid when construction of building reaches the roof level and on production of necessary certificate from the competent authority that the development of the area in which the House built is provided with all the facilities such as water supply, lighting, roads, drainage and sewerage.

iv) The house site must be mortgaged to Government within two months from the date of drawal of first instalment, failing which; the loanee shall be liable to refund the entire amount to Government together with the interest thereon.

3. The grant of advance to the above individual for construction of the house is also subject to the following conditions: -

i) That the construction of the house shall be carried out in accordance with the approved plan and specifications on the basis of which the amount of advance has been completed and sanctioned. The plan and specifications must not be departed from without prior concurrence of the Government and that the grantee shall certify when applying for advance admissible at the roof level that the construction is being carried out strictly in accordance with the plan and estimates furnished by her to the Government that the construction has actually reached roof level and that the amount already drawn has actually been used in the construction of the house.

ii) The construction of the house shall be completed within 18 months of the date on which the first instalment of the advance is paid to the grantee. Failure to do so will render the grantee liable to refund the entire amount advanced to her together with interest due thereon in one lumpsum. The date of completion of the house must be reported to the Government immediately without delay.

iii) Immediately on completion of the construction of the house the grantee shall insure the house at her own cost for a sum not less than the advance with interest due thereon and shall meet the house so insured against damage by fire, flood of lightning till the advance with interest due thereon is fully repaid to the Government and deposit the policy with the Government.

iv)The house must be maintained and repaired at her own cost and she shall pay all municipal and local taxes regularly until the advance with interest due thereon is repaid in full. She shall keep the house free from all encumbrances.

v) The grantee has furnished her consent statement for the recovery of the entire advance of Rs.15,00,000/- and interest thereon before her date of retirement.

4. The advance shall be recovered in 100 monthly instalments i.e. @ Rs.15,000/- per month. After the principal amount is completely recovered, interest at the rate of 5.50% per annum (simple interest) will be charged and will be recovered in 10 monthly instalments.

5. The recovery shall commence from the 18th month of the date of drawal of the first instalment or from the month following the completion of the house, whichever is earlier.

6. Any amount drawn in excess of the expenditure incurred shall be refunded forthwith, with interest, if any, due thereon.

7. The insurance policy should be forwarded together with a letter addressed to the Insurance Company, that the Government are interested in the policy secured.

8. It will be open to the grantee to repay the amount in shorter periods if she so desires. The balance of the advance with the interest remaining unpaid on the date of retirement or death preceding retirement should be recovered from the whole or any specified part of the Retirement Gratuity that may be sanctioned to the individual.

9. In case the grantee does not repay the balance of the advance due to Government on or before that date of retirement, it should be open to Government before the security of the mortgage at any time thereafter and recover the balance of advance due together with interest and the cost or recovery by sale of the house or in such other manner as may be permissible under the law. The recovery of the advance shall be affected through the monthly pay/leave salary bills of the grantee. If the grantee ceases to be in service for any reason other than the normal retirement/superannuation or if she dies before the repayment of the advance in full, the entire outstanding amount of advance shall be payable to the Government forthwith. Failure on the part of grantee or her successors in interest to repay the advance for any reason whatsoever, will entitle the Government to enforce the

mortgage or to take such other action as may be permissible under the law. The property mortgaged to the Government shall be re-conveyed to the grantee or her successors in interest, as the case may be, after the advance together with interest due thereon, has been repaid to the Government in full.

10. It is certified that the advance for the house construction is sanctioned for the first time and that the individual has not taken any house building advance or ready built house advance previously.

11. Surety bond need not be obtained from the individual as she is a permanent Government servant. Necessary entries have been made in the Service Register of the individual.

12. The expenditure shall be met from out of the funds allotted to this department vide G.O. 2nd read above and shall be debited to the following Head of account: -

"MH 7610 – Loans to Government Servants – MH.201 – House Building Advance - SH.(05) Loans to other Officers - 001 Loans to other officers".

13. The HM & FW Department (OP/claims) are requested to draw and disburse the advance of Rs.5,00,000/- (Rupees Five Lakhs only) sanctioned in para 2 (i) above to Dr. Ch. AdiLakshmi, A.S.O., HM & FW Department, through ECS and they shall recover the advance as detailed in para (4) above.

M T KRISHNA BABU
SPECIAL CHIEF SECRETARY TO GOVERNMENT

To
Dr. Ch. AdiLakshmi, A.S.O., D-Section, HM & FW Department
The HM&FW (OP/Claims) Department.
Copy to:
The Deputy Pay and Accounts Officer,
A.P.Secretariat Branch, Velagapudi, Amaravathi.
The Pay and Accounts Officer, Ibrahimpatnam, Vijayawada.
The Principal Accountant General (A&E), Vijayawada, A.P.
SF/SCs.

//FORWARDED::BY ORDER//

SECTION OFFICER